JOURNAL

OF AMERICAN INSURANCE

OCTOBER, 1959 Vol. 35—No. 10

Business—A Boon to UN Goals

More Understanding Among Many Tongues

Good Health Omen for the Nation

A Memoir for Fire Prevention Week

We've Made Car Thievery Child's Play

Glass Grandeur in the Clouds

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FRONT COVER—*Early New York, Future World Center*

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OUR COVERS

NEW YORK'S skyline, destined to be the scene of the United Nations Headquarters, was only a seaport backdrop for a city of 300,000 as depicted in the 1837 skyline on our front cover. It is from a New York Historical Society collection of famous William James Bennett aquatint engravings.

Paucity of any united nations spirit marked the world scene in those days. Ships' captains were required to file a report on each immigrant as he landed at New York. *Liberty Enlightening the World,* famous as the Statue of Liberty, was 50 years in the future. The farthest west settlement in the New World was Independence, Kansas, and Michigan had just been admitted as the 26th state. But mutual fire insurance companies were already established in half the states.

This United Nations Week, October 18 to 24, the United Nations Headquarters (*back cover*) dominates New York's mid-Manhattan skyline. Here in monumental measure are centered the world's hopes for international peace, social justice, economic betterment and an extension of human rights. ⊙

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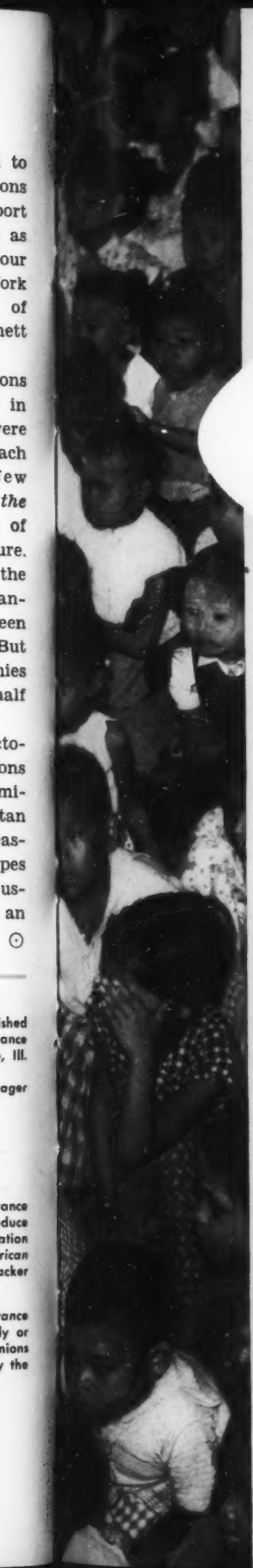


Protection of insurance, U. S. A., encompasses the nations of the free world.

WORLD-WIDE BOND OF UNION

BECAUSE OF A CAMEL, an American agent has gone not just a mile—but 100—in a Syrian saga that dramatizes the new internationalism of Yankee business. By jeep and camel, he went the 100 miles to pay workmen's compensation to a native driver bitten by a camel while drilling for desert oil.

Thus in ways both strange and standard, U. S. firms have boosted this country's international business enormously since World War II:

¶ An estimated 22,000 U. S. firms already have more than $40 billion invested overseas, and a new wave of foreign investment is now underway.

¶ U. S. manufacturing and petroleum companies plan to increase their capital investment abroad by nearly $4.5 billion this year alone, much of it in the form of overseas plants.

¶ The U. S. construction industry is doing a multi-billion dollar foreign business in highways, plants, dams, bridges and railroads.

¶ World travel is at a record high, with more than 1,400,000 Americans going abroad for work and play in 1958, spending more than $2 billion in the process.

This postwar boom in foreign commerce and industry has been encouraged by the United Nations, which came into being 14 years ago this month to promote political stability and economic betterment throughout the world. But a more direct stimulus has been international

Standard Oil Company (New Jersey)

←

CAMELS GUZZLE from a well drilled to supply water for a wildcatter in search of oil in the Middle East. Despite widespread unrest, American insurance companies operate in the United Arab Republic and other Arab nations, protecting oil refineries, cotton mills and shipping in this ancient land where camel caravans once bore the treasures of the East to Europe.

→

BULL CARTS are a way of life as well as a means of transportation in the Philippines, one of America's best friends in Southeast Asia and a showcase for the kind of "colonial" policies that lead to political independence. Though now self-governing, the Philippines retain close ties with the U. S. for defense purposes and for mutually beneficial trading.

→

PANAMA HATS are a family industry in Ecuador, one of the more stable of the South American republics. It's the world's largest exporter of bananas, but also diversifies with coffee and cacao. Although located directly on the equator, climate and scenery vary from cool, Spanish-flavored Quito high in the Andes to the bustling, torrid port city of Guayaquil.

World Wide Bond of Union

insurance, an agency that has been helping accomplish these same goals for over 40 years. The willingness of American private enterprise to invest capital abroad is based firmly on the readiness of the American insurance industry to provide protection against every insurable hazard—including irate camels—anywhere on earth outside the Iron Curtain.

In addition, insurance itself has become a major part of America's international trade. U. S. insurance is now written in more than 80 nations of the free world and has grown into a $100 million-a-year business, with more than half the premium income derived from insuring or reinsuring the property of other nations.

Wherever they go, American insurance agents have spread the idea of U. S. insurance service and competition. In Pakistan, for instance, an agent for an American insurance company walked nine miles into the desert to solicit business from a cotton factory. He arrived 15 minutes ahead of his competitor and closed the deal.

Most of the policies are written and claims settled with the help of two long-time experts in the field of international insurance—the American Foreign Insurance Association, founded in 1918, and the American International Underwriters Corporation, started a year later. Both serve as the foreign departments for a number of U. S. fire and casualty insurance companies, and provide on-the-spot knowledge of hazards, local laws and client needs. In addition, a number of companies have their own branches or agencies in one or more foreign countries.

In general, insurance needs abroad are the same as in this country. Employees of U. S. companies overseas need workmen's compensa-

U. S. Army

Hamilton Wright

Standard Oil Company (New Jersey)

→ **TEA TIME** in Kenya finds this Nandi girl plucking leaves for East Africa's rapidly expanding tea industry. U. S. insurance agents penetrate veldt and jungle to insure Africa's young industries, despite some unusual hazards. The Mau Mau is mostly under control, but an East African motorist was recently jolted and his car demolished by a rhino that charged him head-on.

→ **WOODEN SHOES,** traditional Dutch footwear, adorn the market place in Coevorden near the Schoonebeck oil field. Best known in this country for its famed tulips, the Netherlands also does a thriving trade in cotton, rayon, linen, cheeses, fish and fine industrial products. The Benelux Economic Union has the fourth largest trade turnover among all nations in the world market.

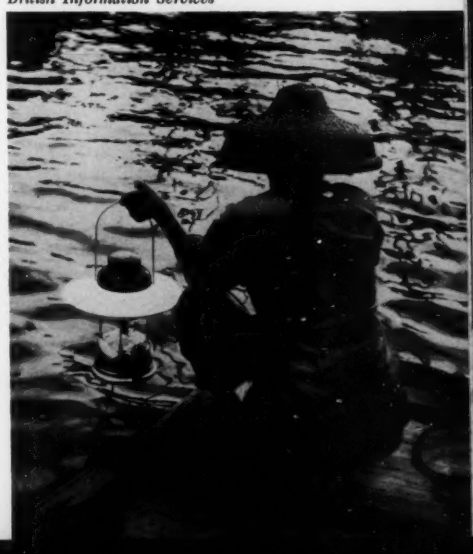
← **MAT MAKING** utilizes Indonesia's generous supply of rattan cane, obtained by climbing palms and widely exported. Bandung is the "Paris of the East" in fashions, also markets rubber, tin, coffee, hemp, quinine and copra. A newly independent state, Indonesia is using American insurance to help build native industries and protect its valuable exports.

→ **WEST MEETS EAST** in Hong Kong, where many of its 1,850,000 residents work and live on the sea. Its natural harbor has made it a center of shipping, shipbuilding and repairing, as well as a center of banking and insurance in the Far East. Blockade of the China mainland has forced Hong Kong to industrialize. Here a fisherman uses a British-made paraffin lamp.

British Information Services

Standard Oil Company (New Jersey)

British Information Services



British Information Services

→ **PRIMITIVE METHODS** of construction contrast sharply with modern factory going up in the Middle East. Women are carrying earth fill in baskets. Although change comes slowly here, it's not impossible, even in matters of religion. A U. S. agent who was having trouble selling insurance on mosques became an expert on the Koran, used quotes from it to show Mohammed wasn't against the idea.

← **PICKLING MACHINE** in a tinplate mill is operated by Indian workers—two of thousands learning industrial skills under India's vast industrialization program. With fabulous resources of cotton, spices, tea, jute, uranium and other minerals, India still finds it difficult to feed its teeming masses. U. S. has helped with shipments of food, books, machinery and specialists to give technical assistance.

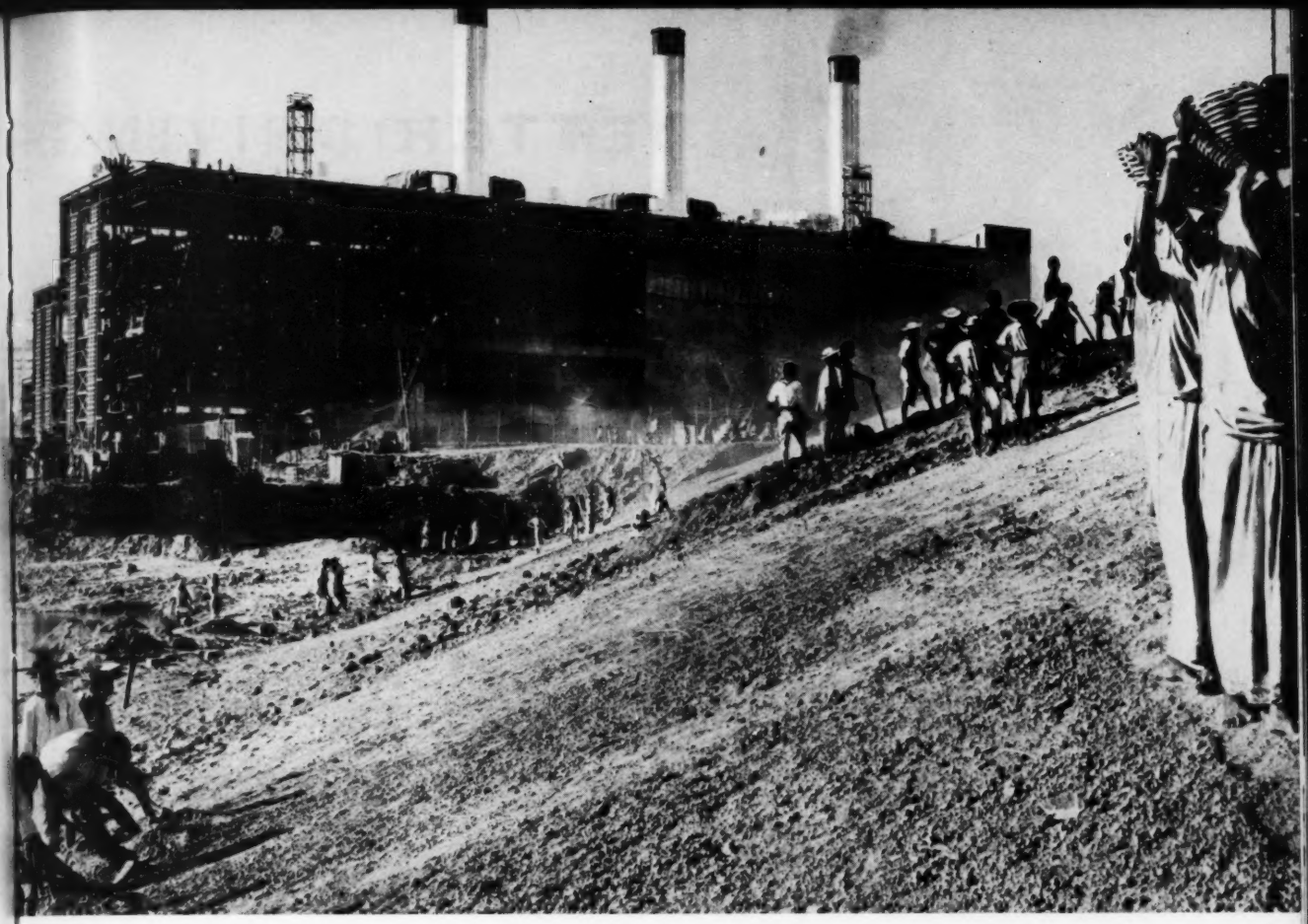
British Information Services

← **NO SMOKING** sign in three languages gives an international flavor to the Lutong oil distillation plant in Borneo, Netherlands Indies. A land where headhunters have just recently been weaned from their human diet, Borneo has many undeveloped resources, numerous social and economic problems. Where U. S. construction crews and other firms have gone in, insurance has been alongside.

→ **COFFEE BERRIES** take a skinning in this husking machine near Manizales. As world's largest producer of coffee, Colombia is frankly worried about machine-brewed coffee, which requires fewer beans per cup. Efforts to diversify the economy are being aided by U. S. contractors. One recouped his loss with insurance when two monkeys started a chemical fire that burned a housing development.

Ronald D. K. Hadden

← **SOLD, RHODESIAN!** Salisbury Tobacco Auction in Southern Rhodesia is world's largest tobacco selling floor. Warehouse and contents are protected from fire, storm, riot and other hazards. In addition to agricultural wealth, Rhodesia is now building giant hydroelectric dams such as the one at Kariba Gorge to power industrial development of its minerals, fibers and large labor supply.



Standard Oil Company (New Jersey)

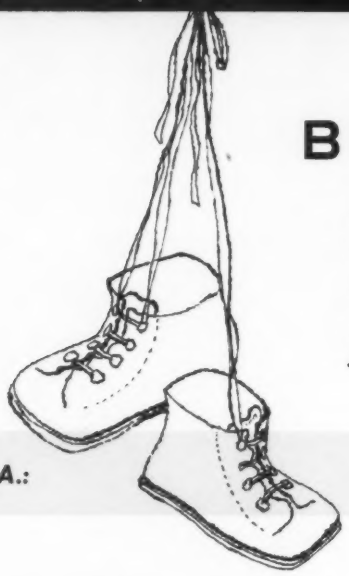
tion, health and accident coverages comparable to those in the States. Workers and tourists need liability protection for their cars, plus coverage on valuables and household goods. Business firms carry fire and other property insurance on their plants, as well as products liability coverage on the goods made there or imported from home.

A contractor abroad, as at home, must be bonded to guarantee performance. He also needs protection for his expensive equipment while in transit and use in jungles, hazardous mountain passes, and other remote areas where replacement costs would be astronomical.

Even in this country, there is hardly a community so remote that it does not send something abroad that needs insurance protection—from Rhodes scholars to rhododendrons. It's comforting to know this protection can be obtained right in your own home town—or anywhere on the way. ⊙

BETTER DRIVING—I

Too many drivers have developed a dangerous false sense of security.



In the U. S. A.:

GOOD-BY, BABY SHOES!

PENNSYLVANIA was the first state to abolish slavery. It will be even more famous if it succeeds in being the first state to abolish faulty personality traits and attitudes as contributory causes in 80 to 85 per cent of all traffic accidents.

Banned already as one menace rooted in personality/attitude are baby shoes dangling from the rear-view mirror of the car. In fact, a new law signed by Pennsylvania's Governor David L. Lawrence prohibits placing or hanging any object in such a way that it obstructs a driver's vision.

Once the baby-shoe problem is solved, the U.S. code for good drivers, composited from the nation's leading highway traffic authorities, covers other attitudes, plus knowledge and skill. The standards are not dissimilar from those set by Britain's Institute of Advanced Motorists.

Good Drivers Marked by Three Distinctions

Three authorities, Pepyne, Mann and Hartsell, of the Highway Traffic Safety Center, Michigan State University, in their book, "Better Driving," summarize the characteristics of a good driver as:

Knowledge of traffic procedures and laws, of limitations of self and others, of car and roads and of factors affecting moving vehicles.

Skill in fundamental maneuvers, in traffic blending and in meeting emergencies.

Attitudes of cooperation, of sportsmanship, of concern for others and of self-control.

Poor Drivers Are Grouped in Four Classes

Baby-shoe motorists and others who drive in a hazardous manner, who have repeated violations and accidents or who play Russian roulette with their cars can qualify for the U.S. equivalent of the British "honours degree" by graduating themselves out of their faulty-driver class. The four groups of such drivers, according to the "Better Driving" authors, are:

First, persons with good intentions, but who lack sufficient training in driving. They have grown up like Topsy and do not realize that they need more education to meet the demands of today's traffic. It is estimated that the majority of drivers now on the road are in this group.

Second, the aggressive driver who seems to regard traffic as a competitive game. He will pass other cars going up a hill, or several drivers who are waiting their turn to get around a slow moving vehicle, or he will pass other cars when approaching traffic is too near. These drivers frequently drive too fast for conditions. And they usually overdrive their lights when driving at night. This group includes such diverse people as business executives who credit their success to their ability to push past less aggressive persons and servicemen who try to make a thousand-mile trip on a weekend pass. One fatal accident usually cures this type of driver. Unfortunately, the lesson is too expensive.

Third, the psychologically insecure driver who might also be called emotionally immature. Many of the youngsters who give teenage drivers a bad name are typical of this group. They exhibit show-off tendencies, are frequently hostile, and are sometimes so absorbed in their own thought that they become less alert to the traffic situation.

Fourth, persons having temporary personal or emotional problems. Their worries and anxieties cause them to act like the insecure individuals, but they usually regain their better driving behavior when the stress is removed. A large part of the driving public will periodically fall into this group.

Nine Positive Attitudes for Good Driving

In the spirit of the British "honours degree," there are some positive attitudes that drivers

G—FEWER ACCIDENTS

can acquire to help them develop better driving habits. Authors Pepyne, Mann and Hartsell list them as follows:

1. Adopt the attitude that "it can happen to me." Too many drivers feel that accidents are things that happen to other people and that they are too good at driving to be involved in such things.

2. Be alert. Driving is a full time job. The man behind the wheel must know what is happening ahead, behind and on both sides of him. Fewer accidents and near accidents will occur if the driver will keep alert to the total traffic situation, use foresight, and anticipate trouble in the making.

3. Drive defensively. Be prepared to compensate for errors other drivers make. Watch ahead for the development of accident-prone situations.

4. Be courteous. This not only helps you in eliminating your driving errors but will produce reactions in other drivers that promote better attitudes on their part.

5. Be a smart driver. Accept opportunities to learn more about good driving in classes and through reading and discussing books and articles. Observe good and poor driving habits on the road. Know and obey traffic laws and the rules of the road.

6. Develop self-control. You can't expect to control a ton-and-a-half machine if you can't control your own emotions and behavior.

7. Drive so that you can stop in the assured clear distance ahead. Any other driving is hazardous.

8. Keep yourself in good physical, mental and emotional condition. Driving requires that you be at your best. If the situation demands that you drive when you are below par, use great caution.

9. Give vigorous support to your community safety program. Becoming an expert driver reduces your danger, but you and your family can still be killed or injured by others who have not been educated.

(Material from "Better Driving," by Edward W. Pepyne, William A. Mann and Horace C. Hartsell, Highway Traffic Safety Center, Michigan State University, copyright 1958 by the publishers, Prentice-Hall, Inc., Englewood Cliffs, New Jersey, is used by special arrangement with the publishers.) ⊙

PRIDE IN GOOD DRIVING

On the British Scene:

By DUDLEY NOBLE
Councilor, Britain's Institute of Advanced Motorists

WITHIN THREE YEARS of formation, in 1956, of Britain's Institute of Advanced Motorists, 20,026 private motorists had submitted themselves for the advanced driving test. They included such well-known people as Lady Attlee; the film star Richard Todd; the Honorable Gerald Lascelles, son of the Princess Royal; racing motorist Stirling Moss and Miss Sheila Van Damm.

The Institute was formed following a remark four years ago by the then Minister of Transport, John Boyd-Carpenter, that an "honours degree" for motorists, or an advanced driving certificate, might be an aid to safety on the road.

His suggestion reflected the belief that stimulating pride in good driving might do more than most things to lessen the perils of the roads. The suggestion did not fall on deaf ears.

The man who, away back in 1911, founded the first school to teach the ethics and principles of good behavior at the wheel of an automobile pondered the minister's hint with sympathy and with practical knowledge of what it would mean. He was Stanley Coryton Roberts, founder and chairman of the British School of Motoring, with a lifelong experience in teaching not only would-be drivers but also fledgling engineers in the auto-

Better Driving—
Fewer Accidents

Ace racing driver Stirling Moss (left) getting his certificate from George Eyles, Institute examiner-director, in the crusade to honor better driving.

motive and aircraft industries. It was he who first suggested, more than a quarter of a century ago, that drivers should pass a test at the wheel before being granted a driving license.

Roberts discussed the minister's proposal for a "master driver's" certificate with many and various friends and motoring bodies. He considered it would be desirable to found an Institute of Advanced Motorists and invited those whom he thought would be interested to sit round the table and inquire into the pros and cons. After this preliminary talk it was agreed that such a body was needed.

With the blessing of the present Minister of Transport, Harold Watkinson, the Institute was formed. Active protagonist and co-director of Stanley Roberts' activities was Miss Denise McCann. Since her chief's partial retirement as the result of a stroke soon after the war ended, Miss McCann has been the guiding genius of the British School of Motoring's 100 branches throughout the country. She organized a steering committee to bring the Institute into being.

Miss McCann had, through her personal abilities, which included a highly developed business acumen, achieved a high standing with officials of the Transport Ministry and with many Members of Parliament who had the promotion of road safety at heart. Enthusing these latter with the ambitions of an Institute of Advanced Motorists, a council came into being. Headed by Lord Sempill, it included several Members of Parliament, some well-known racing drivers and some motoring personalities of high reputation. The Minister appointed an official observer to sit in at all council meetings and has recently accepted an invitation to have one of his Permanent Under-Secretaries occupy a place on the council.

When the Institute was formed in June, 1956, it had been decided to confine membership to those who, having submitted themselves for a test of their driving, should prove to be, in the opinion of council examiners, thoroughly safe in their conduct of a vehicle and of a type who gave fullest courtesy and consideration to other road users. In other words, a member must be not only a thoroughly skilled motorist, but must encourage his fellow road users to be as considerate as himself, so that aggressive tactics and a competitive spirit can be eliminated.

Tests Are Based on London Police Standard

The appointment of examiners of the right standard was obviously highly important. For many years the London Metropolitan Police have operated a college where all drivers for their mobile police squads are trained and tested, and it has long been recognized that the men who hold the college's highest diplomas are what may truly be termed the elite. There is no greater standard of efficiency.

The council, recognizing this, decreed that all the Institute's examiners should be of this standard, and appointed as its director of tests George Eyles, who had recently retired from the Metropolitan Mobile Police.

Some of its council members contributed sums to finance the operations of the Institute in its early stages, and these were augmented by a bank guarantee organized by Stanley Roberts and Miss McCann. An office was taken and necessary staff engaged and in June, 1956, a public meeting was held to inaugurate the founding of the Institute. Motorists who wanted to become members were invited to apply to take the advanced test, at a cost of $6. If they passed, they would be enrolled as members; if they failed, there was nothing to prevent their having a further test in due course.

Idea Is Popular Despite Some Opposition

Despite opposition on the part of the established motoring organizations, motorists thronged to be tested, even though the reward for passing was no more than the right to display the Institute's badge on their cars—a red triangle on a white ground.

Approximately 55 per cent of those who took the test passed, and slowly but surely the membership of the Institute grew.

But soon an unforeseen blow was struck at its progress; the Suez crisis arrived and petrol was rationed. This practically halted the Institute's operations overnight. Even though, after a time, the Minister of Transport allowed a special allocation of one gallon of petrol to be issued to any person taking the test, during the several months when rationing persisted, the number of candidates was cut to almost zero.

There are several selected stretches of road for the test, each about 35 miles long, and

With its coveted badge as the hallmark of a safe, courteous driver, the Institute has gained wide recognition and praise for exemplary highway manners.

British Information Services Photos

planned to include many varying types of road and traffic conditions. The candidate is told to drive just as he normally would; he usually drives his own car and the examiner sits passively beside him. The latter notes how the person being tested handles the steering wheel, how he applies the accelerator and brakes, how he uses his gears (most automobiles in Britain are still manually controlled on gears and clutch), how he positions his car on the road and takes corners.

On part of the course, the motorist also has to give the examiner a commentary on what he sees ahead. For example, what would be the possible effect of unexpected movements on the part of pedestrians—in particular, children—and what would be his reaction in the event of their creating an emergency. The commentary is not only a test of the candidate's powers of observation but also of his psychological approach to driving. And it is found in practice that drivers who repeatedly make the same mistake—whereby they prove that the particular fault has developed into a bad habit—will, while making the commentary, give a reason for the fault or habit.

Institute Tenets Stress Courtesy and Care

A brief summing up of the tenets of the Institute would be: "An advanced driver will always be a safe driver because of his aptitude for concentration, constant care and never-failing courtesy towards other road users, and intelligent anticipation and observation. Coupled with this, he will possess an enthusiasm and a technical skill in handling an automobile under all conditions." The Institute has modelled its test on a driving standard which demands this level of craftsmanship.

Before moving off, a driver under test is expected to take elementary precautions such as checking the positioning of his rear mirror and the car's controls. The examiner notes points such as excessive use of starter, insufficient throttle for a smooth take-off, harsh or unintelligent use of the clutch, gears and brakes. An elbow resting on the edge of the door (with window down) would be faulted, as would the crossing of hands on the steering wheel. In an emergency, the latter action might result in the driver temporarily losing control of the wheel.

Two-Hour Drive Tests Candidate's Skill

On the road there must be evidence of keen observation, which, in effect, means a well developed road sense and intelligent foresight. To ignore a "School" or "Stop" sign; to fail to observe a driver ahead behaving carelessly and to be ready to counter an error on his part; to swerve unduly and change lanes without first having checked for following traffic in the rear mirror——indeed, to fail to keep a watchful eye at frequent intervals on traffic behind — errors and omissions like these are noted and recorded. The test lasts for nearly two hours, and after the first hour the examiner knows that he is witnessing the candidate's regular mode of driving and can now assess his true proficiency.

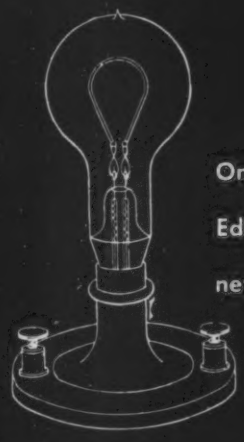
Examiners keep a special watch for such features as the technique of cornering, approaching turns and cross roads, signaling, the amount of use of the rear mirror, being in the right position on the road at the right time, the distance at which other vehicles are followed, timing and efficiency of changing gear, cutting-in tendencies and parking and reversing proficiency.

Safety Benefits of Far-Reaching Effect

A candidate should also exhibit "car sympathy" and drive in a consistent manner which ensures the comfort and confidence of his passengers. At the same time he must be prepared, when road conditions are suitable, to demonstrate that he can handle the car at speeds which would be within the range of that particular vehicle. The Institute does not, of course, encourage recklessly fast driving, but neither does it consider that an advanced driver should be a "crawler."

Now, after three years, the Institute's membership exceeds 12,500, representing something more than half of those who have submitted themselves for its test. Certain insurance companies recognize that, while concrete results as to road safety are as yet unobtainable, members are likely to prove better risks than the average motorist, and improved "no claims" bonuses are being offered.

Inquiries have come in from a number of overseas countries testifying to the work the Institute is performing in the direction of enhanced safety for all who use the roads. ⊙



On its 80th birthday,
Edison's brainchild plays a
new role in highway safety.

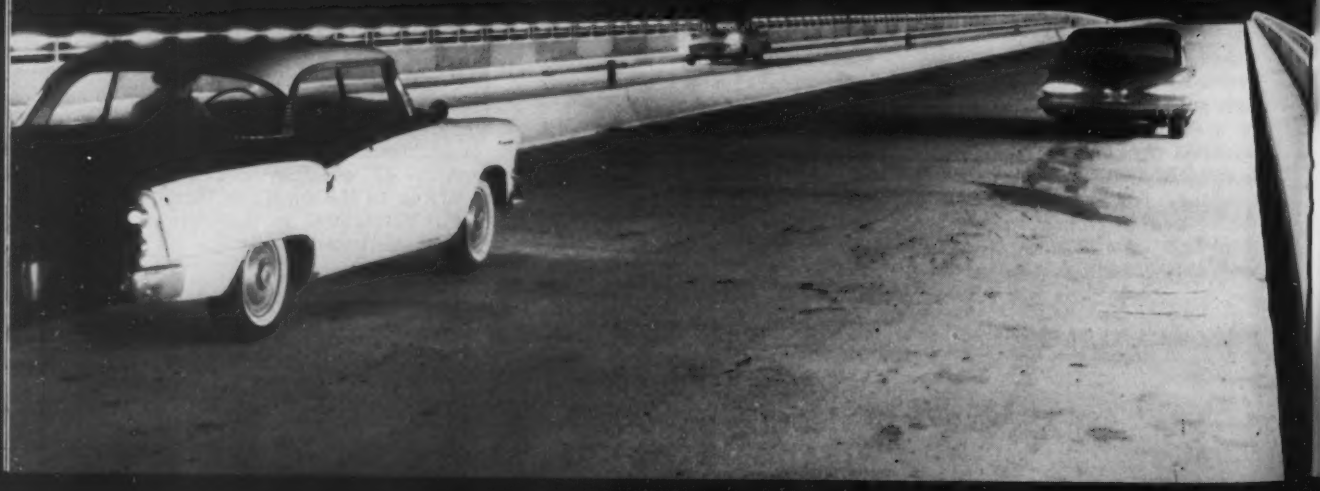
SOME HALF A MILLION drivers passing over New Jersey's Manahawkin Bay Bridge this month might well offer special thanks to Thomas Alva Edison on this 80th anniversary of his masterwork—commercial electric light.

Deserving of this timely tribute is the lighting system—forward-pointing and safety-slanted—engineered into the new $8 million Route 72 Causeway that links the Jersey mainland and Long Beach Island. The 2,400 foot Bay Bridge, main structure of the Causeway, is the nation's

"Crossroads of Light," the General Electric roadway lighting proving ground, at plantsite where Manahawkin units were manufactured. Test center has 130 street lighting fixtures of 15 different types, can demonstrate 30 illumination systems.

Manahawkin Causeway Bridge low-level lights represent unique new thinking on problem of nighttime accidents, which claim 20,000 lives a year. General Electric engineers say studies show proper lighting in critical areas can halve fatalities.

LIGHTS TO SAVE LIVES



General Electric Company Photos

first to be illuminated by "waist high" fluorescent lighting, with 768 42-inch luminaries mounted in its aluminum railings 50 inches above the road surface.

The installation represents a major departure from traditional overhead lighting. Preliminary tests report results to be "dramatically effective."

The move to low-level lighting was originally conceived by State Highway Commissioner Dwight R. G. Palmer, who directed preparation of specifications and experiments with the specific design beginning in 1954. Advantages attributed by Palmer's department to this highway innovation include: (1) absolute uniformity of illumination; (2) elimination of glare; (3) clear definition of roadway limits; (4) greater effectiveness in fog, rain or snow; (5) more effective direction of drivers' attention to the roadway where all light is focused, and (6) simpler servicing without roadway obstructions owing to ready accessibility of the lighting units.

Time has not yet provided for statistical safety studies under the new lighting system, but tests have shown the lights to exceed the minimum standards set by the Illuminating Engineering Society, the accepted yardstick for U. S. street and highway lighting. The New Jersey Highway Department says the new bridge's light ratios figure out "10 times improved over the Society's standard."

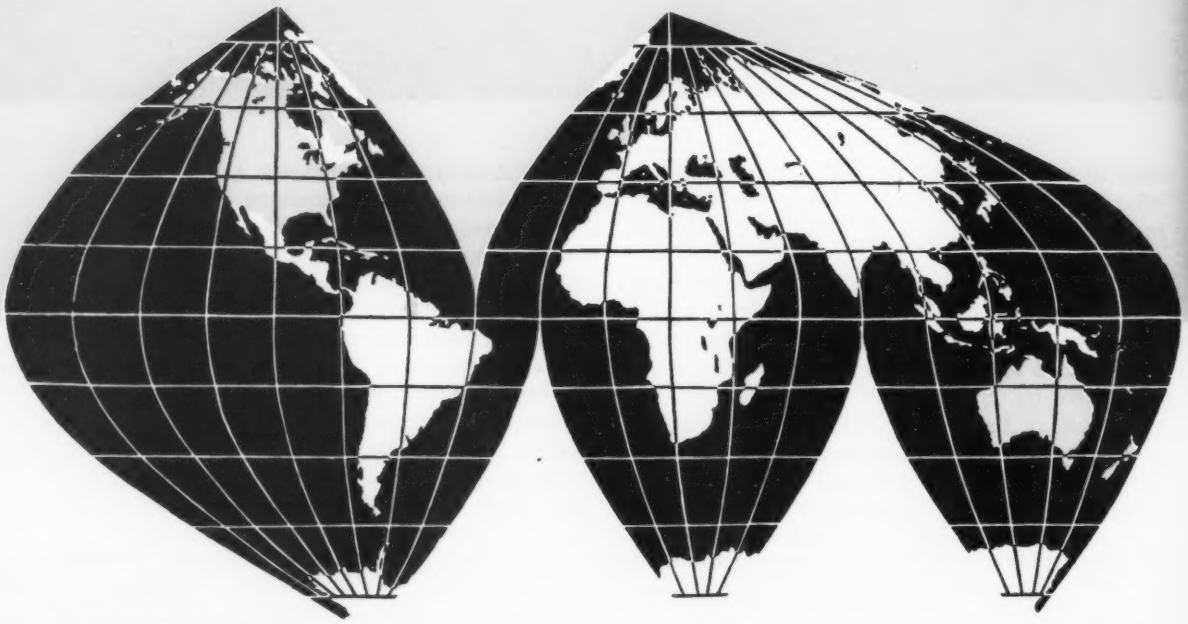
A common practice today, the technique of establishing standards for guidance in installation and use of electric lights came to the highways via the textile business and mutual insurance, with a valuable assist from the aforementioned T. A. Edison. In 1882, three years after Edison produced the first commercially practical incandescent lamp, 82 textile mills insured by the famed Associated Factory Mutual Fire Insurance Companies were partly or completely lighted by electricity. Factory Mutual's Edward Atkinson, who over 30 years directed the development of loss prevention engineering into a science, had long been concerned about the eventual hazards of electricity in industry. Edison's achievement moved Atkinson to assign the first graduate engineer in the Factory Mutual System to the project.

Charles J. H. Woodbury, trained at the Massachusetts Institute of Technology, spent weeks studying the mill lighting installations. He traveled widely to talk to the experts in this new field and finally went to Menlo Park to see Edison himself. With valuable assistance from the famed inventor, Woodbury wrote his report, *Regulations for the Use of Electric Lighting Apparatus;* it detailed complete rules for installing and operating the new equipment.

Reflecting later, one insurance observer described the investigation as notable not only as the most thorough industrial research ever sponsored by a fire insurance company but because it represented the FM trend to loss prevention in its purest form. The hazard involved hadn't yet cost the Factory Mutual System a penny in losses.

New Jersey's Manahawkin Bay Bridge loss-prevention engineering, in the form of lights to save lives, may prove to be a trend setter in itself. If the sharper focusing of illumination on the road ahead does nothing more than keep motorist's attention on the business at hand—driving—a good case will be in the making for a lot more low-level lights. ⊙

BREAKING THE LANGUAGE BARRIER



World's English-speaking areas (colored) are dwarfed by non-English-using. U.S.-Canada, British Isles, Australia-New Zealand are major English users.

U. S. pushes Sputnik-prompted efforts to catch up in communication with the world.

IN THE LITTLE RED schoolhouses of the Soviet Union, 10 million students are busy learning English this fall. In U. S. schools, fewer than 10,000 young people are studying Russian.

Every Russian high school student in this propaganda-warfare age is required to take six years of one foreign language; if he goes to college he must learn another—significantly, one of the tongues of Asia or Africa. In the U. S., half the high schools teach no foreign language at all; in those which do, fewer than 15 per cent of the pupils study one for even as much as a year.

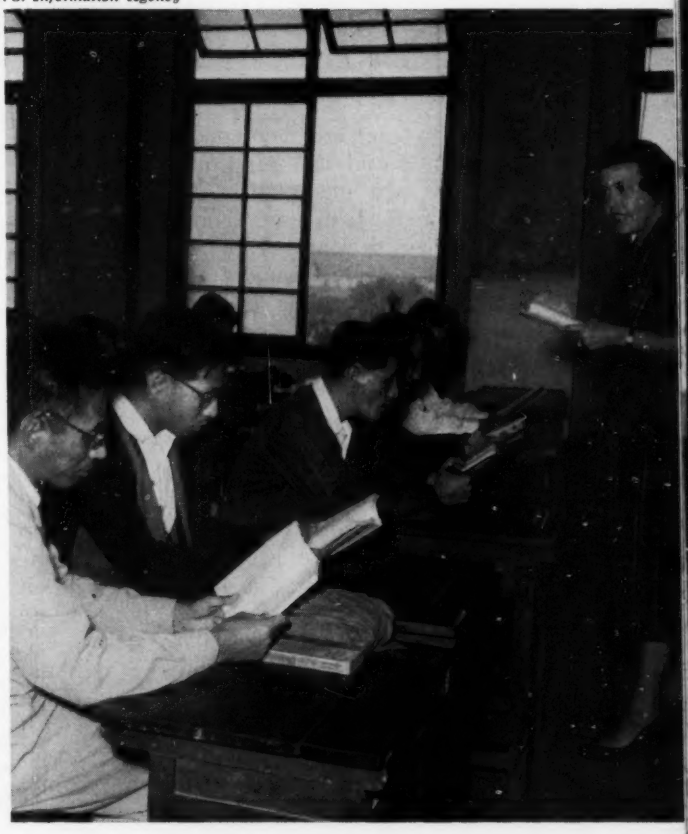
Nine out of 10 Russians sent abroad can read, speak and write the language of the lands to which they're sent. In the U. S., nearly 75 per cent of applicants for the Foreign Service have no knowledge of a foreign language; the service

Native teacher instructs future U.S. Foreign Service officers in Burmese, language of 14 million people. Service spends more on language teaching alone than it did for all types of training three years ago, hoping to catch up.

U. S. Department of State

Teachers learn English from American volunteer in Taipei, Formosa, will carry it back to their pupils. USIA sponsored 82 seminars for teachers abroad last year. Hundreds more teachers came to U.S. to study the English language.

U. S. Information Agency



finally had to drop that entrance requirement to get enough recruits. Nearly half of our Foreign Service officers can speak no foreign tongue. Llewellyn Thompson, in Russia, is the only U. S. ambassador to a Communist country who speaks the language of the nation to which he is assigned.

Such shocking contrasts hold true not only with regard to the USSR, but to the entire world. In Japan, for instance, 8 out of 10 high school pupils are studying English, and around the world, the U. S. Information Agency reports, thousands flock to learn the language. The educated classes often consider it an essential "second language." Of the world's nearly 3 billion people, only 278 million live in English-speaking countries, yet the unflattering characterization of the self-centered American tourist abroad, expecting the "foreigners" to speak to him in English, is all too often accurate. And even now that the Sputnik scare has forced a lot of people into greater willingness to meet the rest of the world on its terms, and talk to it in its own tongues, the U. S. is ill prepared to teach them.

Only 60 high schools in the entire country are said to be adequately equipped with laboratories for drill in hearing and speaking foreign languages. The number of college graduates

"The younger the better" is key to foreign language instruction in any land, experts agree, though teaching methods vary. Here, young monks and students crowd USIS library in Phnom Penh, capital of Cambodia, for English lesson with Rita Lema of New Orleans. Interest in English around world is tremendous. In six-month period, 130,000 studied at 165 USIS centers abroad. When teacher in Tunisia was hurt in auto accident, students came to his home, walking more than two miles from end of the bus line to continue lessons.

In electronically-endowed U.S., many children (and adults) learn foreign languages via television or phonograph records, as shown here. Besides French, records are available in German, Spanish, Russian, Italian, Hebrew, and others are coming. The TV class in Spanish is one of many language programs on nation's 35 educational TV stations. Some 200 schools also have closed-circuit TV in buildings to aid instruction in languages, other subjects.

U. S. Information Agency

Breaking the Language Barrier

prepared to teach languages dropped 30 per cent between 1950 and 1957 (and only 200 language instructors are qualified to teach Russian). Teaching methods in many schools are obviously poor, for despite years of study, many students never have a usable mastery of a language.

At least 50 languages, each spoken by more than 2 million people, and 14 of them spoken by 10 to 42 million, are not now taught in any American institution of higher learning, and instruction is critically deficient in six tongues which together are spoken by 1.1 billion people, more than a third of the world's population—Russian, Chinese, Japanese, Arabic, Hindustani and Portuguese. For 30 languages, each spoken by more than 5 million people, English dictionaries do not even exist, and in at least a dozen important tongues, spoken by millions, there are no basic teaching materials available.

The situation truly constitutes a national emergency, for U. S. relations with the rising new powers of Asia and Africa, as well as with Europe and Latin America, may well depend on our ability to communicate with them. As one U. S. senator, Henry Jackson of Washington, declared: "The language gap is as dangerous to our position in the world as the missile gap." And so far, the Communists are well ahead of us.

It's not surprising, then, that the federal government took a role in language instruction through an act called the National Defense Education Act. Passed by Congress in 1958, it is probably the greatest single hopeful factor in the situation, although language programs of course must depend on individual schools for their effectiveness. Among the act's provisions and results:

¶ Spending of $70 million was authorized for fiscal 1959, to be matched 50-50 by the states, to help schools acquire or improve language, science and mathematics teaching equipment and laboratories.

¶ Nineteen college centers for instruction in languages and cultures seldom or never taught in the U. S. have been opened. The languages include the six "most critically needed," mentioned above, and others ranging from Korean and Khalkha (spoken in Outer Mongolia) to Singhalese (official language of Ceylon) and Swahili (spoken by 10 million Africans). Stipends are offered language teachers to attend the centers and summer institutes, which "represent a major step forward" in allaying the

Ottenheimer: Publishers

RCA

crippling shortage of qualified language teachers, said U. S. Commissioner of Education Lawrence G. Derthick. There will be 40 language and area centers in fiscal 1960, plus 36 summer and 5 full-year language institutes for teachers. ¶ Fellowships have been awarded 171 graduate students for advanced study in the six critically needed tongues; 442 will be given in fiscal '60. ¶ Twenty research programs and some 70 grants totaling $3 million have been authorized. These include a three-year survey of all aspects of language instruction in the U. S.; development of high school instructional materials in French, German, Spanish and Russian; teacher training for TV language instruction in elementary schools. More than $15 million was authorized for research and the language centers and institutes in fiscal 1959.

On another front, the Foreign Service Institute, trying to overcome what has been called "one of the outstanding weaknesses in our ability to deal effectively with other nations today," has allocated more than 60 per cent of its 1959 budget for language instruction. It now provides intensive training in 31 tongues, at 158 posts abroad and in Washington. Within the corps there now is a working proficiency in some 60 languages.

The American rush to learn Russian has been unprecedented. The number of high schools offering it before Sputnik was 16; this year it is more than 400, and would be higher but for the shortage of teachers. Industry has snapped up Russian-speaking individuals to give courses to scientists and engineers; thousands are needed to translate Soviet publications. And viewers estimated at up to a quarter of a million are being exposed to Russian on TV.

Some high schools and colleges around the country are introducing or raising foreign language requirements, another hopeful sign for the future. But, say the experts, taking the long view, the way to insure that the nation has the multilinguists it will need from now on is to begin foreign language training in the elementary grades of every school in the country. Children, imitative and uninhibited, learn alien tongues faster and better than most adults. In Russia they reportedly start at eight. They could effectively begin even younger, parents and school boards would do well to remember.

And being in such a minority, population-wise, all English speaking countries might keep in mind the counsel of Holy Roman Emperor Charles V: "A man is worth as many men as he knows languages." ⊙

"PREFERRED" PROTECTION against Health Hazards

Voluntary health insurance guards twice as many Americans as a decade ago, with benefits doubled in five years.

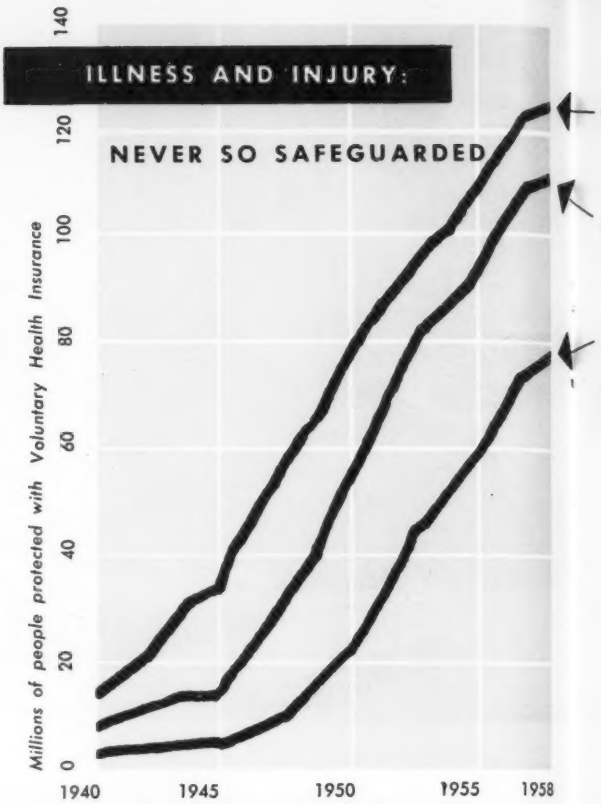
AMERICAN RESTLESSNESS that crisscrossed the nation with ox trails, followed by steel tracks and superhighways, has nudged a new insurance idea into every corner of the country. Accident and health coverage, one of the earliest forms of U. S. casualty insurance, began in 1850 when the first company was organized to offer protection against mishaps to travelers.

Early policies guarded pioneer gadabouts for 24 hours and—for a premium of 15 cents—paid $200 for total disability lasting ten days. In an era of steamboat explosions and hair-raising overland hazards, special firms were formed to protect intrepid Yankee traveling salesmen.

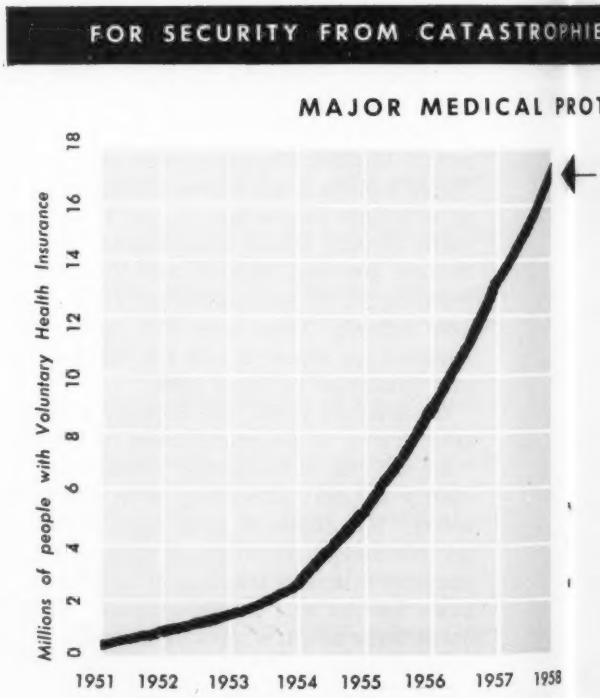
Today, hazards may be more subtle, but 23 million persons—an all-time high—still entered U. S. hospitals last year. And the spiraling costs of being sick have made a necessity of the safeguards now being provided for more than two-thirds of the public by voluntary health insurance.

A notable trend is the steadily broadening protection of the 65-and-older age group. Insurance firms have developed a number of plans in this area, including continuing coverage for active and retired oldsters under policies purchased earlier in life, new policies that are issued at advanced ages, and special policies that become paid up at age 65. Business is good: One firm today has more than a million senior-citizen customers! ⊙

Source: Health Insurance Council



Rapid climb in health insurance coverage runs second to rise in benefit payments. From 1953-1958, persons covered increased 26 per cent; benefits paid, 90 per cent.



Fast future growth is foreseen in major medical expense protection, which guards against severe illness costs. Coverage in '58 rose 31 per cent, payments 83 per cent.

HOSPITAL EXPENSE PROTECTION

123,038,000 Persons Covered
51,593,000 Insureds
71,445,000 Dependents

SURGICAL EXPENSE PROTECTION

111,435,000 Persons Covered
45,078,000 Insureds
66,357,000 Dependents

REGULAR MEDICAL EXPENSE PROTECTION

75,395,000 Persons Covered
31,364,000 Insureds
44,031,000 Dependents

1958

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STROPHIES:

CAL PROTECTION

17,375,000 Persons
6,763,000 Insureds
10,612,000 Dependents

957 1958

expense
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PROTECTION'S PROOF POSITIVE:

BILLIONS IN BENEFITS

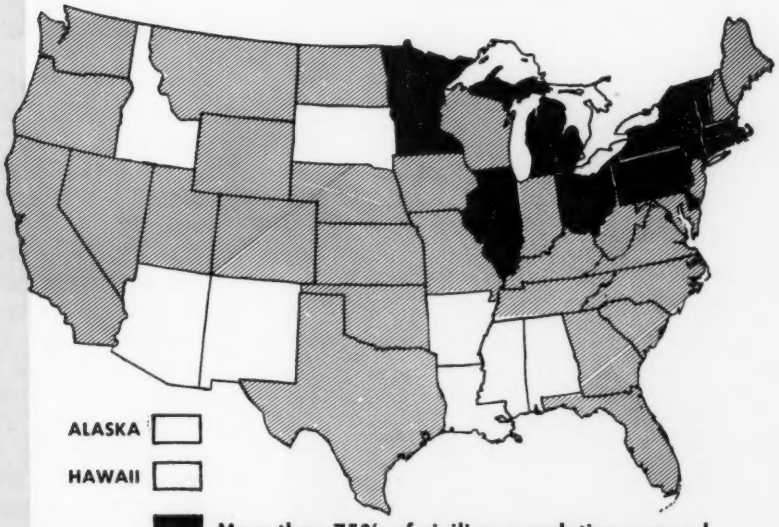
Type of Benefit	*Millions of Dollars Paid*
Hospital Expense*	2,589
Surgical and Medical Expense*	1,294
Loss of Income	782
Total	4,665

**Including Major Medical Expense*

In 1958, nearly $13 million a day was paid in benefits by health insurance programs. Benefit payments have kept well ahead of rising hospital and medical costs.

BLANKETING THE NATION:

VHI PROTECTION


ALASKA
HAWAII
More than 75% of civilian population covered
50-75% of civilian population covered
Less than 50% of civilian population covered

Overall, industrialized areas have the most health insurance protection, owing in part to boom in group plans. Sizable gains, however, have been made in rural areas.

Echoes of Peshtigo in

OUR BOOMING LUMBER

TURN BACK TIME to the night of October 8, 1871 . . .

In three midwestern states, fires broke out which rank among the most awesome holocausts in history. One was the well-known Chicago Fire, which consumed 1,700 buildings and killed 250 people, ranking it with the great fires that burned Rome, London and San Francisco as all-time spectacles.

The other, an even more tragic fire, has been almost lost to history. For on that same night, unknown to the outside world, the worst forest fires that ever occurred in this country broke out simultaneously in Wisconsin and Michigan. In fire annals they are now recorded as the Peshtigo Forest Fire. Before they were out, they had burned over 150 miles of timber on both sides of Green Bay in Wisconsin and destroyed part or all of 41 towns in the forests of the vast two-state region. The death toll was more than 1,500 men, women and children—750 of them residents of the hapless lumbering town of Peshtigo, Wisconsin. A wall of flames 100 feet high swept down without warning and smothered the entire town with a shower of blazing embers that burned it to the ground in a matter of minutes.

Aside from the human cost, the Peshtigo

ER INDUSTRY

South Carolina State Commission of Forestry

Modern fire plow pulled by jeeps helps protect this South Carolina forest. Man at right is "line firing" to burn out trash between fire lane and highway, source of lighted cigarettes.

Forest Fire was a serious blow to the booming lumber industry in the North Woods, which were to become the center of the nation's lumbering operations less than 20 years later.

Fire Prevention Week, October 4 to 10, is in a sense a memorial to the lives lost that tragic October 88 years ago. But it also is a measure of the progress made by the American lumber industry since then in combatting the destructive forces of fire, insects, disease and misuse of our nation's forests.

Although the lumber industry in this country goes back to 1608, when Jamestown colony sent the first shipment of "pitch, tarre, clapboard and waynscot" to England, it has come of age only in this century. For more than 300 years, lumbermen operated an extractive industry, cutting over wooded areas and moving on westward as a part of the pioneer movement that transformed a timbered wilderness into a nation of homes, farms and factories.

But this saga is a thing of the past. When the last major U. S. territory was opened up in the Pacific Northwest in the 1870's, about the time of the Peshtigo Fire, the lumber industry began to settle down and think of preserving the nation's forest resources for the future.

The insurance industry has been in the forefront of this process every step of the way,

Thousands of acres of eroded, worn-out land have been turned to productive use by growing trees on them instead of other crops. Here a planter sets out seedlings at Ralph, Michigan.

American Forest Products Industries

Burned-over forest is reseeded by helicopter near Vernonia, Oregon. Snags have been cleared to reduce future fire hazards and charred timber salvaged for lumber, paper pulp, plywood.

American Forest Products Industries

Natural reseeding produced these young spruce in forest near Tomahawk, Wisconsin, due west of the disastrous Peshtigo site where fire claimed 1,500 lives the night of October 8, 1871.

American Forest Products Industries

Tree farm system was begun in 1941 to encourage better use of the nation's timber resources. This plantation near Century, Florida, grows slash pine scientifically as a continuous crop.

from helping promote better fire-fighting equipment to pioneering workmen's compensation for lumberjacks and helping reduce accident hazards in the logging, lumber, paper and construction industries.

Today much of the nation's 488,609,000 acres of commercial timberland is managed so that it produces continuous crops of forest products—from beams, boards and boxes to sheep dip, synthetic rubber, plastics, perfumes and paper. One and a half million persons are employed by lumber, pulp, paper and plywood mills, plus other mills which manufacture by-products of wood. Their total output is about $20 billion worth of forest products each year—yet the nation's forest resources in the past decade have been increasing even faster than they are being used, thanks to replanting cut-over areas, better protection of standing timber, and more efficient use of wood once thrown away.

Even the sawdust, needles and bark can be processed into hundreds of useful chemicals, insulating material and other products.

However, more than half of the timber cut still goes into lumber for homes, industrial plants, bridges, furniture, railroad ties, boats and other uses where the beauty, durability and economy of construction make wood still America's favorite building material.

MILESTONES OF PROGRESS IN AMERICAN FORESTRY

1608—Jamestown colony sends first cargo of manufactured forest products from the New World, including lumber, tar, pitch and potash.

c.1620—First sawmills in America built in Maine and Virginia.

1690—First paper mill in New World was established in Philadelphia.

1830—Steam power hitched to sawmills.

1869—Paper mill in Topsham, Maine, becomes first in America to make pulp from wood.

1895—First lumber mutuals established in Pennsylvania, Massachusetts and Ohio to provide low-cost insurance to lumber dealers.

1905—U. S. Forest Service founded to improve and protect federal forests.

1905—A lumber company erects first fire tower to guard against forest fires, at Greenville, Maine.

1911—Group of lumber and paper companies form a mutual insurance company to issue first workmen's compensation policies in America, at Wausau, Wisconsin.

1941—Tree farm system begun in Washington state to grow and harvest trees as a crop.

1952—America's forests, for first time in modern history, began growing trees faster than removal rate—a direct result of good forest management.

AFPI—Western Pine Association

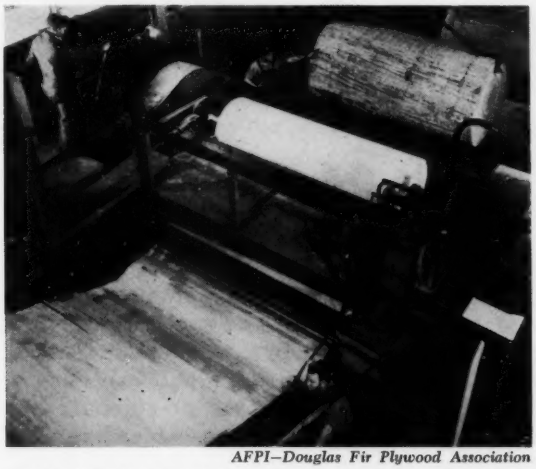
Ripe ponderosa pine is harvested for lumber before it becomes prey to insects, diseases and other natural enemies that attack over-mature timber. Young trees nearby will replace it.

American Forest Products Industries

Jets of water wash dirt off the logs as they move up a jack-ladder from millpond to sawing deck. Boomman with pike pole guides the log along. This one is a Western Douglas Fir.

Potlach Forests Incorporated

Lumber is finished in a variety of sizes and carefully graded as to quality, from rough boards to fine cabinet woods. The Lumber Mutuals came into existence to insure stored timber.



AFPI—Douglas Fir Plywood Association

Freshly debarked "peeler" log awaits its turn at the lathe. The one already in is rotating against a huge knife that cuts off a thin, continuous sheet of veneer for making plywood.

American Forest Products Industries

Precast, prestressed concrete deck bridge is supported by 188 pilings treated for durability. Heavy timbers in mills and bridges are even more heat-resistant than steel beams.

National Lumber Manufacturers Association

Nine out of 10 homes in America today are of wood frame construction. If properly braced, resilient wood withstands hurricane winds and earthquakes with little structural damage.

AUTO THIEVERY —"KID STUFF"

Juveniles, abetted by lax adults, steal two-thirds of cars.

ONE SEPTEMBER NIGHT in Milwaukee, a harried doctor tooled his late-model car into a parking space in front of a hospital and hurried inside to care for the ills of a patient.

Unintentionally he had set the stage for the beginning of a 60-day escapade which exemplifies better than anything else why car thefts in the U. S. are heading toward the half million mark annually, with costs of millions to the decent citizenry in terms of property losses, insurance premiums and crime costs.

Perhaps the doctor was preoccupied, or intended to return in a short while. In any case, he left the key in the ignition and the car was stolen. Two boys, 16 and 17, were later apprehended and told how the theft had started them on a crime spree that covered half the continent.

They started out merely for an adventure, wound up in Dubuque, and ran out of money. So they decided to steal a safe from a tavern. From then on, one thing led to another.

They burglarized the post office in Waterford, Wisconsin, broke into a sporting goods store in Milwaukee, and entered several garages to take parts and money.

Things got too hot around Milwaukee, so they stole a Buick coupe in Clinton, Iowa, drove it to San Francisco and then to Rawlins, Wyoming. They ditched the car, burglarized a laundry, and stole a Pontiac sedan for a get-away to Laramie.

There they switched to another Buick and drove back to Boone, Iowa, and were arrested. Iowa authorities turned them over to police at Grand Island, Nebraska, where they had broken into a sporting goods store on the way through. A few weeks later they broke jail and went on foot to Columbus, Nebraska, stole a Dodge and fled back to Milwaukee.

By this time the alarm was out and they were quickly arrested a second time. In addition to the above jobs, the boys also confessed that during their 60-day escapade they had stolen some clothes from a tailor shop near Sacramento; broken into a grocery at Sidney, Nebraska, and robbed a farmers' cooperative of $200 at Chapman, Nebraska.

The two boys will never be the Castor and Pollux in the American crime firmament, but they did fashion a classic example of how public carelessness with automobiles encourages youngsters to commit auto theft and other serious crimes.

Juveniles and Thefts Increasing Together

The startling fact is that well over two-thirds of all the cars stolen in the U. S. are taken by school-age youngsters—children who have not yet cut their wisdom teeth.

The result is that auto thefts have been mushrooming along with our booming juvenile population. The under-18 population already has jumped more than 16 million since 1950, and

as births continue to soar, stealing of automobiles is bound to follow the patter of little feet upward.

Car owners, including the Milwaukee doctor, have mostly themselves to blame. The preventive measures that would make cars harder, if not impossible, to steal, are few in number and simple to apply.

Since 1950, auto thefts have increased more than 70 percent. Police records show some youngsters begin taking cars for "joy rides" when as young as 10 years old, but the real problem begins at 13 or 14 and tapers off sharply after 17. The nation's bumper crop of "war babies" is just now entering the car stealing age in full force.

Some authorities are predicting an outburst of car theft in the next five years that will surpass even the increases of the past decade. William J. Davis, secretary and manager of the Western Division, National Auto Theft Bureau, believes car thefts will soon hit half a million a year or more. The estimated haul in 1958 was 295,000 cars, on the basis of reports made to the FBI, but Davis says, "I don't believe the true picture is known. Some cities don't count cars recovered within two days as a theft —which eliminates many of the cars taken by juveniles for a 'joy ride' and then abandoned."

Records of juvenile delinquency 30, 40 and 50 years ago are even more hazy. American youngsters have always been fascinated by things that move—from stallions and steam engines to jet airplanes and rocket ships—and in our parents' unguarded moments we may hear about an unauthorized race on somebody else's horse or a close call with a railroad detective while "riding the rods." There undoubtedly were as many unregenerate Huckleberry Finns as there were clean-living Tom Swifts, yet there is little that can be proved by the written record.

Youthful high jinks, pre-auto

Dr. Vernon Sisney, chief clinical psychologist at the Veterans Hospital in Oklahoma City, puts it this way:

"Not too many years ago when a child got into trouble the town marshal told the boy to go home or took him home to his parents. About the only thing that was heard about it was the noise that emitted from the woodshed while the boy and his father were having a rapid conference."

Easily-Stolen Cars Set Stage for a "Game"

But while more accurate statistics may be one of the reasons today's teen-ager shows up in a worse light than his father or grandfather, it is undeniable that stealing cars and other forms of juvenile delinquency are on the increase.

"It's a game," explains Captain Robert Keleher, chief of the Stolen Auto Section, Chicago Police Department. "They'll start at opposite ends of a block and race to see who can find a car open, steal it, and get to a designated intersection first. They may take four or five cars in one night and abandon them, but when you talk to them they'll say 'we really didn't mean to steal the car—we just wanted to take a ride'."

Dr. Sisney explains: "Every child wants to drive a car. Driving is a sort of symbol of adulthood . . . a power symbol, because it places the person in a situation of control."

This desire alone is usually not enough to make a youngster steal, however. According to Dr. Sisney, the youth who becomes a juvenile delinquent is motivated by the need for "status" and to express his "aggressive hostility."

"If he gets caught," Dr. Sisney adds, "he is taken to court and has a record and usually a nice write-up in the newspaper that he can brag about. Status at any cost."

Dr. Sisney says getting caught may also satisfy the delinquent's feeling of hostility toward his parents. If he commits some crime, his parents often are brought to court to accept responsibility or to make restitution. The

child makes the parent "bleed," so to speak.

But all this still does not account for the fact that crime is rising even faster than the increase in population. Between 1950 and 1957, crime of all types jumped 56.2 per cent, while the total U. S. population was up only 13 per cent. Even the 17 and younger group, though growing by leaps and bounds, was up only 26.9 per cent. Why the big increase in crime at this time?

Dr. Sisney believes the answer lies in the home and a shift in public attitudes regarding who is responsible for the behavior of our youngsters. It used to be the parents, and no question about it. While this is still basically true, there has been an increasing tendency to shift responsibility to society—namely, the law enforcement agencies.

In practice, the police are often forced to refer juvenile delinquents back to their parents even when the parents obviously have been unable to cope with the problem.

Captain Keleher says, "Sometimes I come in here in the morning and find 25 or 30 youngsters picked up during the night for joy-riding. What are we going to do with them all? We have no room for all of them in the juvenile homes and the children know it. Most of them get a rough lecture and are put on probation."

Keleher, Davis and others who deal closely with juvenile auto theft blame much of it on the casual attitude of the car-owning public. Their records show that it is almost invariably the unlocked cars that get stolen—many of them with the keys left hanging in the ignition.

Key-leaver, delinquency inciter

Carelessness Hurts Insurance and Public

"Juvenile auto thieves have a strange code of ethics," said Keleher. "They don't regard it as stealing to drive off somebody's car if they find it open, but most of them are hesitant to break into a locked car."

What makes the American motorist so careless with a $2,000 piece of property?

"The typical owner's attitude seems to be, 'Why worry? It's insured'," said Davis, whose main job is aiding insurance companies and law enforcement agencies in tracking down stolen cars. "I have long felt that the person who carelessly, negligently leaves his car unlocked or the keys inside is contributing to the delinquency of a minor."

Davis adds, "No one would think of leaving a loaded revolver lying around in public, yet every day millions of American car owners present children with an open invitation to take a weapon equally as dangerous—the modern automobile, which can maim, kill and cause tremendous property damage."

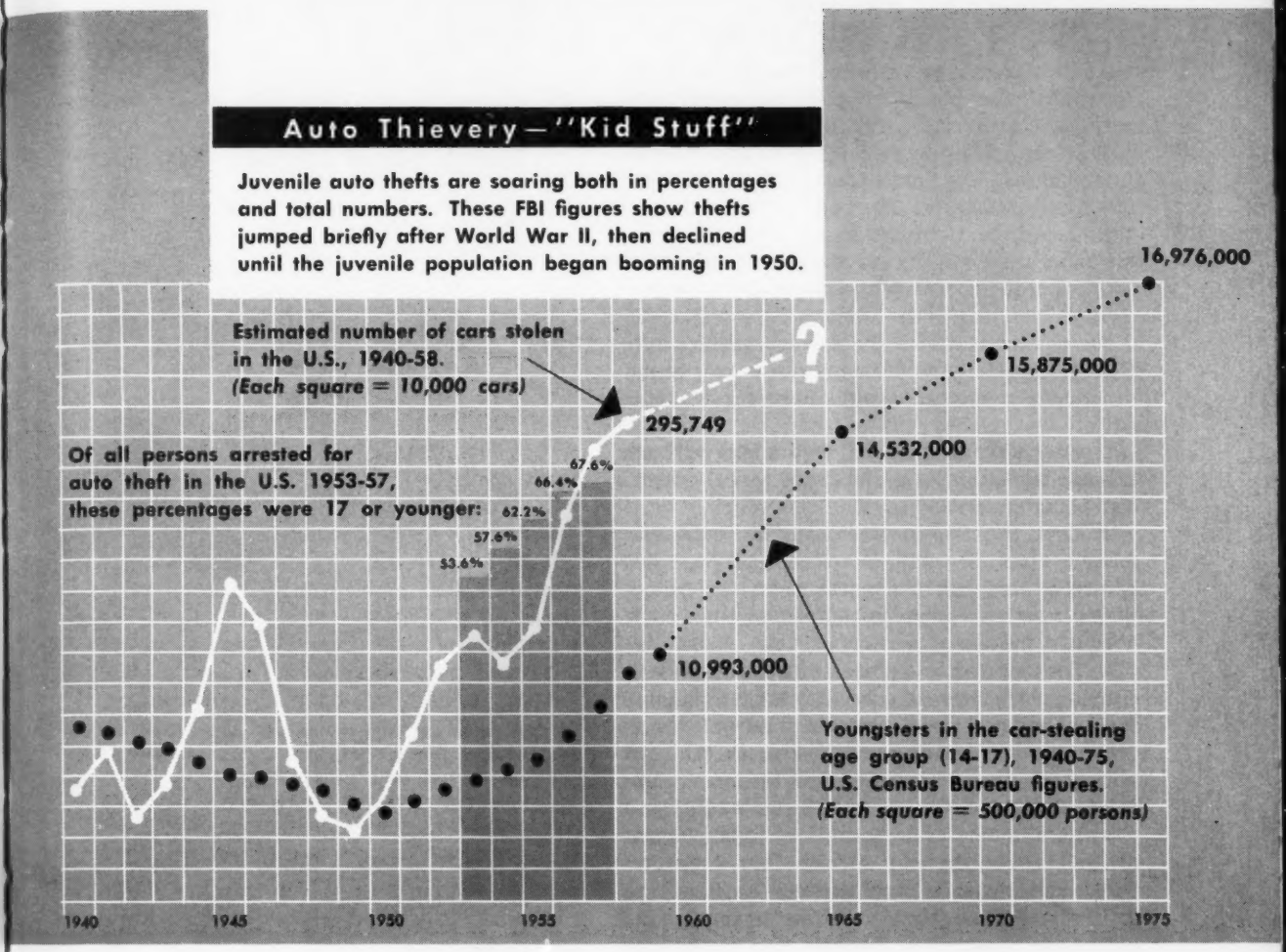
At least seven states and the District of Columbia have passed laws making it a misdemeanor to leave a car unattended on the public highways without first removing the ignition key and locking the doors. Yet the law is largely ignored in most of these states by both the public and the police.

Law enforcement officials say motorists simply are not interested in observing this law, and in fact, strongly resent its enforcement as a presumed interference with a personal liberty.

However, good results have been obtained in cities where strict enforcement of a key removal ordinance has been coupled with a sustained public education campaign.

Grand Rapids, Michigan, is a good example. The city reported 549 autos stolen in 1945, with 165 juveniles among those arrested for that offense. On June 1, 1946, the alarmed city fathers put into effect an ordinance providing $5 fines for any motorist leaving his keys inside a parked car.

During the first full year under the law—1947—Grand Rapids motorists were given 667 tickets for this violation. But total auto thefts for the year dropped to 189, and only 38 of the


Auto Thievery—"Kid Stuff"
Juvenile auto thefts are soaring both in percentages and total numbers. These FBI figures show thefts jumped briefly after World War II, then declined until the juvenile population began booming in 1950.
Estimated number of cars stolen in the U.S., 1940-58. (Each square = 10,000 cars)
Of all persons arrested for auto theft in the U.S. 1953-57, these percentages were 17 or younger:
53.6%
57.6%
62.2%
66.4%
67.6%
295,749
?
10,993,000
14,532,000
15,875,000
16,976,000
Youngsters in the car-stealing age group (14-17), 1940-75, U.S. Census Bureau figures. (Each square = 500,000 persons)
1940
1945
1950
1955
1960
1965
1970
1975

auto theft arrests involved juveniles. In the 10-year period 1947-57, auto thefts in Grand Rapids averaged only 207 per year, and juvenile arrests for auto theft averaged only 40 per year.

Financial Loss Alone Totals Many Millions

The arguments for a more responsible attitude on the part of motorists are both moral and financial.

The driver who tempts a youngster to steal his car is endangering the lives not only of the boy himself, but of other motorists and pedestrians who may be exposed to his inexperienced driving. Youth Bureau records in Chicago and elsewhere show that auto theft also is a notorious stepping stone to other crimes, as was demonstrated in the case of the two Milwaukee youths described at the beginning of this article.

The financial loss alone is enormous. In 1957, the total value of cars stolen in the United States was $249,000,000. Although the recovery rate was high—restoring $232,000,000 of the total—the direct loss to the public amounted to $17,000,000. And this is only part of the loss.

Even a car that is recovered costs the police department and other public agencies time and money, and the return of a stolen car can be expensive. Many of them are damaged, wrecked or stripped of salable parts.

Who pays the cost? The insurance company? Not really, for insurance premiums are based on losses, and as losses go up, premiums must rise. And you know who pays the premiums. Captain Keleher suggests that in all fairness to

the careful motorist, insurance companies ought to cancel the policy of any car owner who refuses to protect his own property.

How can car owners avoid direct and indirect financial loss, and fulfill their obligations to our less mature citizens? The police, the courts, and the insurance industry agree that the most effective answer is simply to make cars harder to steal. Among youngsters particularly, opportunity often makes the thief.

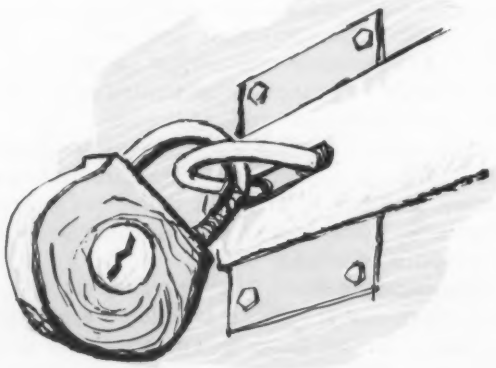
Those who deal with the problem believe auto thefts—especially juvenile joy rides—can be cut drastically if motorists will follow these simple rules:

1. Park your car in a well-lighted place. Dark alleys offer a thief a perfect spot to work without being observed.

2. Lock the ignition, remove the keys, and make certain all windows are completely closed before getting out of a parked car. A piece of wire through an open ventilator can open a car door in a matter of seconds.

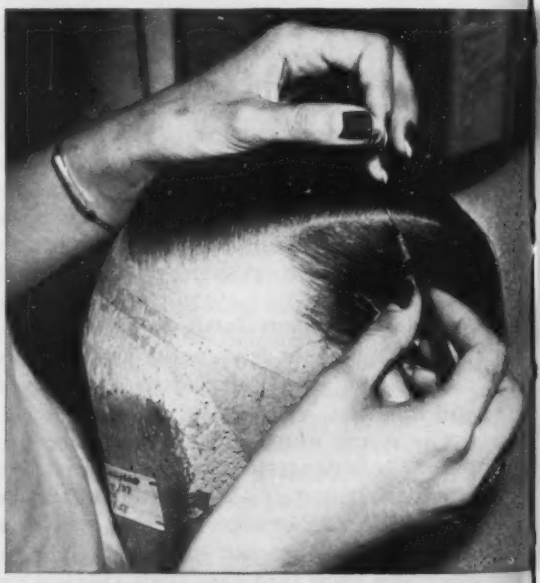
3. Lock all doors. A piece of wire or the tinfoil from a pack of cigarettes is all it takes to "jump" the ignition and start the car without a key.

Even a locked door and a locked ignition will not deter the determined, professional auto thief. But the experience in Grand Rapids and elsewhere indicates a lock is a psychological as well as a physical barrier that helps an adolescent restrain his impulses. Most of the time that is all that's needed to make the difference between a juvenile and a juvenile delinquent. ⊙



Superlock: every known deterrent

Baldness of one degree or another affects almost as many men before 40 as later, but all types can now be given a lifelike and lasting hair-do (right) with the new patented hairline hairpieces. By contrast "yesterday's" old toupee (above) was neither comfortable, romantic, becoming or undetectable.



One by one, the thousands of hairs are tied onto the hair lace by a process called "ventilating." Such a hairpiece is almost a week's job for 10 to 15 artisans who are rare craftsmen in these times.

WIGMAKERS' WIZARDRY

Full "coverage" for success and self-confidence.

Max Factor & Co. Photos

THERE'S SOMETHING NEW in hair—so new that history has done a complete turnaround on wigs, toupees and hairpieces.

In colonial times and even later, a powdered and preened wig was as much a part of the American soldier's gear as his musket. Then in 1799, owing to the enormous amounts of tallow and flour needed to oil, powder and groom the hairpieces, the army stopped issuing them.

Now once more, through the Veterans Administration, hairpieces are being supplied for some soldiers who lost their hair or got head scars in war accidents.

Many another head is or should be so covered.

Men who know say these modern hairpieces are so lifelike and flattering that eight out of every ten males more than 30 years of age could look more handsome, gain greater self-confidence and become more successful in their business if they wore one.

Baldness, these experts agree, has its drawbacks. True, as Don Herold admitted: "There is one thing about baldness: it's neat." But Max Factor, famed creator of hairpieces for men and women the world over, is more blunt: "As the forehead recedes, the face loses its softening, flattering frame, and though young looking, takes on a longer and older contour. The recession usually continues until the head is partially or completely bald and, but for a few exceptions, this baldness is forever. A man so dispossessed must resign himself to this fate often to the detriment of his success and happy outlook on life."

Even Julius Caesar was so doomed. He was probably the most famous baldhead of ancient times, and Napoleon was starting to get that way. Baldness was even abhorred by cave men, for their hair was an essential to be plastered with clay and strand-tied into designs that symbolized heroic deeds.

Contrary to belief, youthfulness is no insurance against baldness. Today, according to Max Factor, almost as many men begin to lose their hair before 40 as later. The best assurance against baldness, if it were a matter of choice, is blackhairedness. Mousey-haired men are most given to baldness, blondes are next, then redheads.

Twenty-six major film personalities are bald to one degree or another, but they go on year after year, on and off the screen, with no one

Such young men, 'tis said, need hairpiece help to cope with life among haired men.

Self-confidence returns with this pompadour-style model, undetectable as are others.

If preferred, this new "crew cut" style is offered as "at once youthful, flattering."

Preferred by many men is this "regular type," but any style can be created to perfection.

the wiser. The modern-type hairpieces they are wearing can be designed for heads of any size or shape, and for baldness of any degree or type, with complete assurance of a perfect fit and a completely natural lifelike appearance, with the hair seeming actually to grow upon the head.

Creation of these lifelike hairpieces is now on a mail-order basis, with more than 60,000 people throughout the world wearing one model alone—the Max Factor.

Unlike the telltale toupee of old, this modern hairpiece will not slip or slide, will not come off accidentally nor is it disturbed by removal of the hat. A specially developed transparent liquid adhesive holds it firmly in place. It combs, parts and handles exactly as rooted hair, but for better and longer service it is removed at night before retiring.

It can be fashioned in any style; the new youthful crew cut and Ivy League variations are the latest. It is easier to keep clean than a head of real hair and it can be hand-made to order out of 100,000 to 150,000 human hairs of any desired color or shade in from four to six weeks. The average wig price for the completely bald head is about $300; partially bald models can be made for as little as $125.

What's mere price, though, when self-confidence and self-assurance once gone with the hair can now be assured far into the old-age of life? As the rhymster Gelett Burges mused:

"I'd rather have fingers than toes;
I'd rather have ears than a nose;
And as for my hair
I'm glad it's all there,
I'll be awfully sad when it goes."

Reading the instructions and facts before starting with the self-measurement kit just received from the wigmakers.

For exact color matching in the undetectable hairpiece, small hair sample is first snipped off for the wigshop.

Then length, width and shape of the hairpiece are carefully measured and plotted for an exact, individual fit.

MAIL-ORDER TRANSFORMATION

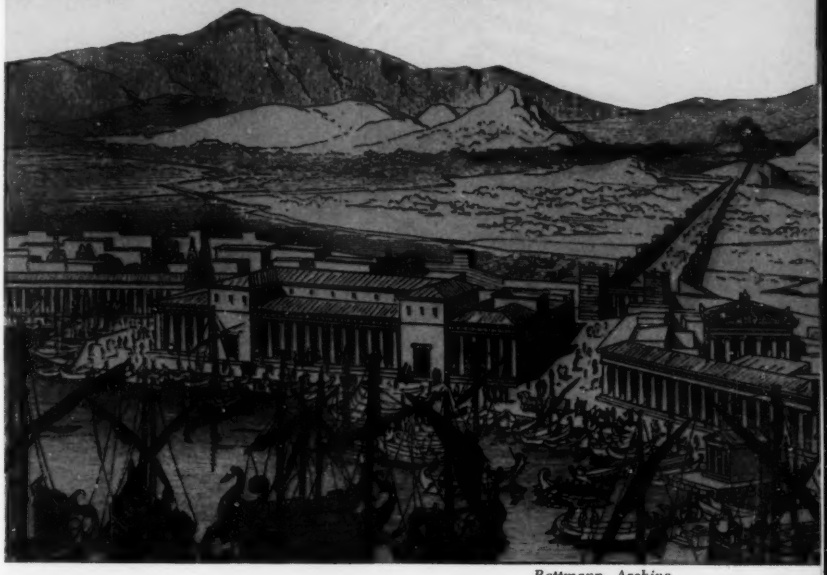
Completed in about four to six weeks of skilled hand labor, the hairpiece is now adjusted for fit and wearing.

In place, the hairpiece, with its exclusive, patented hairline feature, may be combed, parted as wearer prefers.

Few hairpieces fail to please. Acceptance is a nearly-perfect 99 per cent with reorders throughout men's lives.

OUR OLD-WORLD HERITAGE

Foundations of Insurance B. C.—1959



Bettmann Archive

Piraeus, ancient port of Athens, was hub of early international trade and cradle of marine insurance to cover shipwreck and cargoes lost overboard.

HELEN OF TROY was a girl who had everything—including the first insurance protection known to history.

Her many suitors pledged to insure her personal safety no matter which one of them she chose as a husband. It took them 10 years to pay off the claim when a home-breaker named Paris carried her off to Troy about 1200 B.C. and they had to fight the Trojan War to get her back.

It's too bad Helen turned out to be such a bad risk, but the adverse experience didn't stop the Greeks, Phoenicians and other Mediterranean seafarers of that era from devising a crude form of marine insurance to cover other, more mundane cargoes. It was the beginning of a great idea, expanding to give U. S. insurance a heritage from many other lands and providing a backdrop for United Nations Week, October 18 to 24.

Life insurance, for instance, began when the captains of trading vessels demanded that money be set aside to pay ransom in the event they were captured by pirates. If they were lost at sea, the sum was to be paid their families.

It was a natural development that marine insurance, covering shipwreck, fire, water damage and other hazards at sea, should be extended to protect the same cargoes at dockside and during transit by land. This form of protection was used extensively by the Hanseatic League and the Lombards from the 14th century onward.

In London, toward the close of the 17th century, it became customary for underwriters, merchants and shipowners to gather at the coffee house of Edward Lloyd to haggle over terms. This led to the curious institution known as Lloyd's of London—not an insurance company, but an organization of individual underwriters who banded together for convenience and gradually expanded the insurance idea to cover all kinds of risks.

Modern fire insurance on homes was an outgrowth of the London Fire of 1666, and was transplanted to America by Benjamin Franklin in 1752. Personal injury coverage began on British railroads in 1849, and was introduced into the U. S. one year later. Workmen's compensation goes back at least 2,500 years to the Code of Hammurabi, but modern policies began in Germany about 1884. By the time workmen's compensation reached this country in 1911, America was having ideas of its own. The first auto liability policy was issued in 1898 to a Buffalo doctor, and an American company pioneered air-age coverage in 1919.

To paraphrase the psalmist, "The lines are fallen unto us in pleasant places; yea, we have goodly heritage." ⊙

GLASS GOES

Maurey Garber

Corning Glass Works

Newest triumph of trend, Corning Tower overlooking Central Park is most nearly all-glass skyscraper yet built. Architects were Harrison & Abramovitz & Abbe of UN Building fame.

←

The Seagram Building, New York's first skyscraper to be totally illuminated at night. Designed by Mies van der Rohe, it has been called the climax to his "search for a new kind of skyscraper . . . a sheer cliff of glass." It has 3,676 windows; each weighs 109 pounds.

Illinois Institute of Technology

ESKYSCRAPING

Modern architecture magnifies insurance role as plate glass protector.

Lever Brothers Company

Lever House, designed by Skidmore, Owings & Merrill, matches stainless steel with blue heat-absorbing glass for a sealed exterior that the window cleaning crews can wash completely.

←

Crown Hall typifies low-level use of glass in modern architecture of Illinois Institute of Technology campus, designed by van der Rohe. Very little breakage has been recorded, though two students have cracked doors by walking into them.

GLASS IS NOTHING but a mixture of sand, soda and lime, invented 5,000 or more years ago, but look what the architects and builders of today are doing with it:

"A cube of green ice, firm and substantial; a long-legged American beauty in a green gown reaching for a star; a great case for a great industry; a fairy tale come true."

Such is one description of the Corning Tower, 717 Fifth Avenue, New York, featuring 4½ acres of glass in the most nearly all-glass skyscraper yet built.

As one top architect put it, glass has become "one of the ranking materials"—true not only for skyscrapers but also for offices, factories, sanatoriums, schools and countless other live-work-play creations. Structural steel and reinforced concrete provide the framework for this revolution in design.

As demonstrated by the Corning Tower, characteristics of modern glass that have brought it of age architecturally include the development of bigger sheets and heat-absorbing types. It is easier and cheaper to maintain; cleaner building interiors result from permanently sealed-in glass walls; problems in balancing air conditioning are reduced.

With glass going skyscraping, plate and window glass production is now well in excess of 1.7 billion square feet annually, valued at some $224 million. Backing up this big-scale business in breakables, annual glass insurance premiums climbed to near $48 million recently with almost $19 million paid out for claims. A unique kind of insurance, glass coverage usually indemnifies the policyholder in kind rather than cash, the claim custom being simply to replace the glass.

Glass Goes Skyscraping

Insurance has been on the scene in flat glass production almost from the word go. Large sheets first became available during the period 1861-65. The first U. S. plate glass insurance company was chartered in New Jersey in 1866, and issued its first policy in 1867.

Pioneer and pace-setter among early glass insurers was the first mutual casualty company chartered to write multiple lines of insurance, originally the Mutual Plate Glass Insurance Association founded in Shelby, Ohio, in 1880. Today, as the Shelby Mutual Casualty Company, it leads the industry in glass insuring experience. Though sonic booms and curb-jumping motorists abound these days, Shelby Mutual spokesman Lewis O. Patterson explains that pheasants, frightened deer and vagrants in search of a warm jail remain noted for glass breakage.

Historically pertinent is a unique insurance program reported by representatives of New York's Seagram Building. As a prelude to the Mies van der Rohe-designed architectural landmark of bronze and tinted glass, a contractor's control plan was developed that is credited with setting the pattern for most of the skyscrapers now under construction in Manhattan.

When initiated, the plan—written by the Liberty Mutual Insurance Company of Boston—provided multi-million dollar protection against injury or damage claims for the general contractor and all subcontractors. Benefits made possible by the unusual coverage included employment of a full-time safety engineer, use of an on-the-job medical infirmary with a full-time nurse and consulting physician in attendance, and elimination of pyramiding of insurance costs for the some 100 contractors ultimately employed by the Joseph E. Seagram & Sons firm. ⊙

Illinois Institute of Technology

Architect - designer Mies van der Rohe: His Barcelona chair proved "good design does not grow old."

GLASS CHAMPION

LUDWIG MIES VAN DER ROHE waited 30 years for the final note of triumph to ring from the influential German pavilion he designed for the 1929 Barcelona International Exposition. Last January, an angular chair conceived by Mies for the '29 Exposition was the oldest item included among the ten best-designed products of modern times as named by 100 experts in a world-wide poll.

Of course, van der Rohe—perhaps the best friend plate glass ever had—is most widely admired throughout the insurance industry and elsewhere for his striking metal-and-glass architectural innovations. A notable example, Chicago's glass apartments offer new horizons in city splendor to be insurance-protected.

Van der Rohe, who fled Nazi Germany in 1937, recently retired as director of architecture at the Illinois Institute of Technology. Ranked by other architects with Le Corbusier and Frank Lloyd Wright, at 72 he has spent a good part of this year receiving awards, among them the British 1959 Gold Medal for Architecture and the Federal Republic of Germany's Commander's Cross of the Order of Merit.

Is full-scale retirement next? Hardly. For the time being, advises a close associate, "Mies must devote all of his time to the large amount of work presently in the office." ⊙

GERBER OF ILLINOIS

Herbert Georg

Joseph S. Gerber, bar association member, ex-insurance company officer, new NAIC executive committee vice-chairman.

IN SPITE OF the oh's and ah's it elicited, the naval task force that steamed through wooded fields en route to the St. Lawrence Seaway celebration in Chicago this summer was really a latecomer. Fifteen years ago, natives alongside the Illinois Waterway that spans Lincolnland from Lake Michigan to the Mississippi daily watched World War II vessels plying their way southward past wheat fields to the sea.

All told, some 1,200 of them—launched in the safety of the Great Lakes—reached the Gulf successfully, including 28 large submarines and 72 5,000-ton ocean-going cargo craft.

Today, in the wake of the Seaway opening, the Waterway is working for peace and prosperity. It is a primary component of the transportation network that serves the booming Midwest trade complex ringed around Chicago. Total exports for the area—with nothing but growth in sight—now amount to about 13.5 million tons of freight a year, valued at $3.4 billion.

Current expansion in commerce and industry can be gauged by heightened insurance activity in the Prairie State. Some 1,150 companies are writing $2 billion in premiums annually. Total taxes and fees paid by the insurance industry exceeded $23 million last year. Fourth in the nation in fire and casualty business, Illinois' mutuals recently counted a 54.6 per cent two-year increase in premiums while stock company sales were climbing 16.8 per cent.

Regulating the insurance cog in the economy is the job of a state department observing its 90th birthday this year. Created in 1869 as a department under the state auditor, insurance supervision has been a separate administrative unit since 1893 and is presently headed by Director Joseph S. Gerber, recently-elected vice-chairman of the executive committee of the National Association of Insurance Commissioners.

Appointed Illinois insurance director in January, 1957, Gerber also holds NAIC posts as chairman of the committee on laws and legislation and vice-chairman of the committee dealing with the preservation and perfection of state regulation. A graduate of Northwestern and Loyola universities, he practiced law for 11 years, during eight of which he was general counsel for the Illinois Insurance Brokers Association. From 1941 to 1949, he served as attorney and examiner in the insurance department he now heads.

Gerber is affiliated with many civic and community activities, among them the Chicago and Uptown Boys' Clubs, the Nortown Civic Council, the Overseas Refugee Training Program, La Rabida Sanitarium, B'Nai Brith and the Temple of Beth-El, of which he is a director. ⊙

Chicago's Board of Trade, hub of 15-state commerce that will boost exports of Illinois' world port 500 per cent by 1965.

Chicago Board of Trade

United Na